

**Legal Services Corporation
Pilot Loan Repayment Assistance Program
2005 – 2008**

Participating Attorney Application Form Instructions

Thank you for your interest in participating in the LSC Pilot Loan Repayment Assistance Pilot Program.

This document provides instructions for completing the Participating Attorney (PA) Application Form as well as information about the method LSC will use in calculating applicant eligibility and timeframes for disbursing 2005 loan assistance.

Only attorneys, who meet the pilot project's eligibility criteria and who work for a Participating Grantee Program (PGP), may apply for LSC Pilot LRAP assistance. The PGP's are listed below and at www.rin.lsc.gov. Once at the site, click on "*PGP Listing*."

The following programs have been selected to participate in the LSC Pilot LRAP:

Appalachian Research and Defense Fund of Kentucky
California Rural Legal Aid
Dakota Plains Legal Services
DNA-Peoples Legal Services
Iowa Legal Aid
Land of Lincoln Legal Assistance Foundation
Legal Aid of Arkansas
Legal Aid of East Tennessee
Legal Aid of Nebraska
Legal Aid Society of Cleveland
Legal Services of the Hudson Valley
Legal Services of Greater Miami
Montana Legal Services Association
North Mississippi Rural Legal Services
Southern Arizona Legal Aid

Due to funding constraints and for evaluation purposes, only a limited number of positions in each participating grantee program (PGP) are eligible for LSC Pilot LRAP assistance. PGPs will be individually notified of the number and category of these positions.

GENERAL GUIDELINES

- Applicants should review the "Program Description" in full and complete the Application Form following two primary guidelines:

- Whenever possible, application information should be based on lenders' written statements. Lenders' statements or other written information from those lenders should be submitted with the completed Application Form. Instructions for submitting all application documents are provided below.
- Whenever possible, specific information should be provided. Approximations are not sufficient if specific information is available.

INSTRUCTIONS FOR CREATING AN APPLICANT ID AND PASSWORD

Applicants will be required, as a one time process, to create a new ID and password. To start this process, click on PA LRAP Application where you will find the following screen:

The screenshot shows a web browser window titled "Applicant for Loan Repayment Assistance Program - Microsoft Internet Explorer". The address bar shows "http://www.ain.lsc.gov/LRAP.html". The page content includes the title "Legal Services Corporation Pilot Loan Repayment Assistance Program 2005 - 2008" and the subtitle "Participating Attorney Application Form". Below this, there are two input fields: "Applicant ID:" with a note "(6 Numbers)" and "Password:" with a note "(7 Characters)". An "OK" button is positioned below the password field. A button labeled "Create a New ID Click Here" is centered on the page. At the bottom, there is a "HOME" button. The Windows taskbar at the bottom shows the date as Friday, 8/26/2005, and the time as 11:01 AM.

Click on the [Create a New ID](#) button. You will be presented with the following screen:

New Applicant Authentication

Applicant First Name: (maximum 20 characters)

Applicant Middle Name: (maximum 20 characters)

Applicant Last Name: (maximum 30 characters)

Home Address Line 1: (maximum 30 characters)

Home Address Line 2: (maximum 30 characters)

City: (maximum 15 characters) State: Zip:

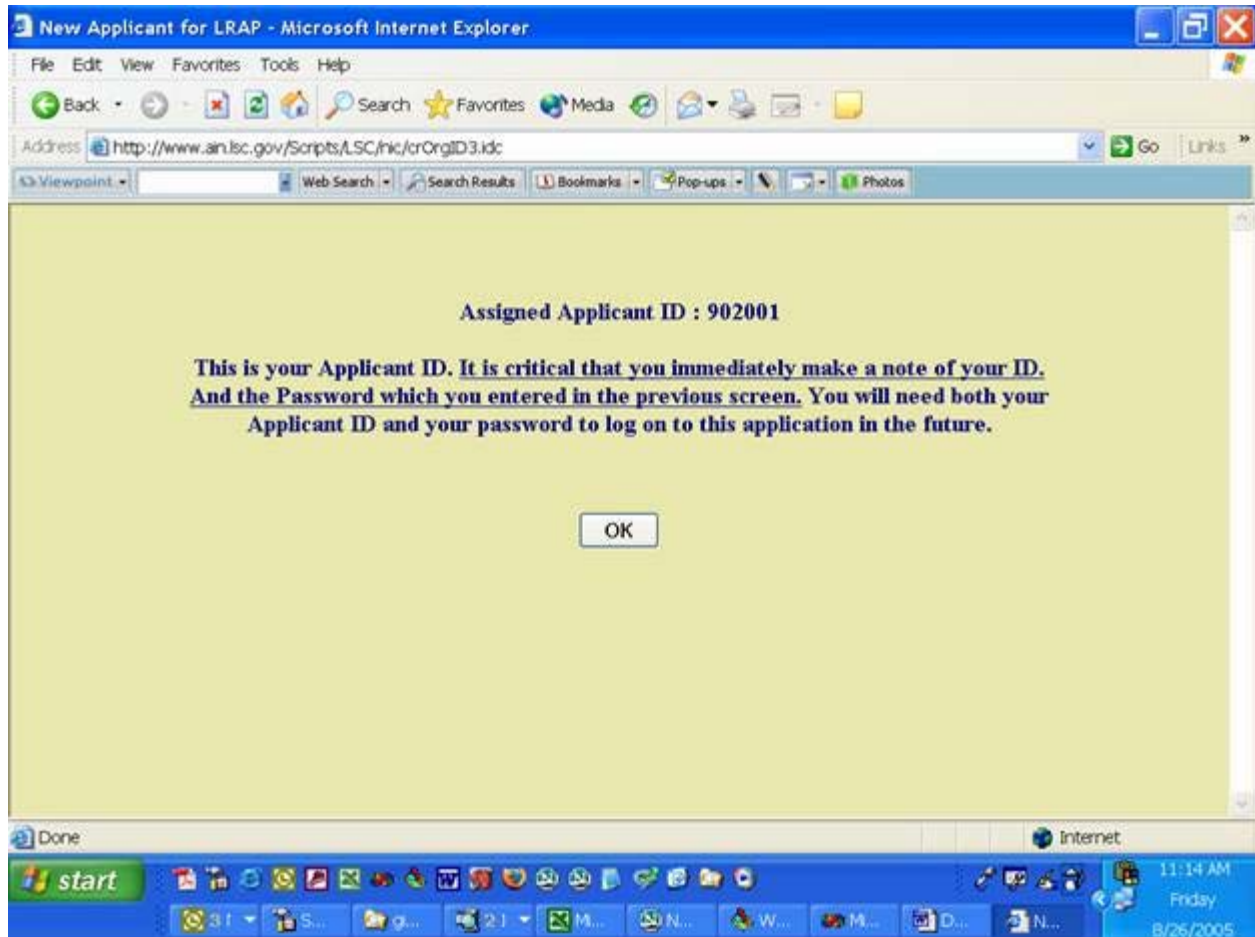
Create Password: (Password must consist of 7 characters, with at least 1 non-numeric character)

Verify Password: (Passwords must match exactly to proceed)

Enter Applicant Name, Address, and Password before clicking the Create ID button.
Please be sure to select the correct State abbreviation from the State pulldown box!

Enter your information and your password on this New Applicant Authentication screen and click Create ID. The application will generate a six (6) digit Applicant ID for you. Please record your Applicant ID next to your password.

When you have completed this process successfully, you will see the following screen with your Applicant ID. It is essential that you record your Applicant ID number and password for future access to your information. Applicants will need to enter their ID and password each time they access the application. Please contact the LRAP service desk at LRAPquestions@lsc.gov if you lose your ID or password.



After recording your ID and password, click OK on this screen to go to the on-line Application form.

INSTRUCTIONS FOR COMPLETING THE PARTICIPATING ATTORNEY APPLICATION FORM

Technical Tips

- Please save your work frequently to protect yourself against losing it!
- After saving, click Go To Form to return to the Part you were working on; at any time, click Return to Main Menu to go to another Part.
- To see all text (such as text too long for a text box) click View.
- To Print a Part, go to View and just select File, Print as with any on-line item.

There are some specific rules in this on-line application for making entries in data entry fields. Following these tips will prevent unnecessary errors in the entry and saving of your data:

- 1) All dates **MUST** be entered in mm/dd/yy or mm/dd/yyyy format. Correct is 10/7/05 or 10/07/05 or 10/7/2005; incorrect is October 7, 2005, Oct 7, 2005 or any entry containing anything but numbers.
- 2) All numbers, including dollar amounts **MUST** be rounded to the nearest whole number and **MAY NOT** contain any commas, decimals, dollar signs or other entries that are not numbers. Correct is 100000; incorrect is 100,000 or 100000.25 or \$100000

There are five parts to the PA application form

- Part I Personal Information,
- Part II Employment Information,
- Part III Loan Information Charts,
- Part IV Other LRAP Eligibility, and
- Part V Attorney Applicant Certification Form (Includes Submit and Upload)

To move from one Part to the next, save the Part you have completed, click Go to the Main menu and then select the next Part you want to complete.

Please respond to all applicant inquiries. Failing to respond to an inquiry marked with an asterisk (*) may prevent you from continuing the completion of this application. Failure to provide optional information will not affect your ability to receive loan assistance. Optional information is being requested for purposes of evaluating this pilot program.

Instructions for completing Part I of the PA Application Form (Personal Information):

- Inquiry (a)*** Applicants are asked to spell out their first, middle, and last name. No initials please.
- Inquiry (b)*** Applicants are asked to provide their current mailing address. Please do not provide post office box numbers.
- Inquiry (c)*** Applicants are asked to provide the current address of their primary place of employment.
- Inquiry (d)*** If the applicant does not have a fax number for home or work, please enter “None” in the appropriate box.
- Inquiry (e)*** If the applicant does not have an e-mail address for home or work, please enter “None” in the appropriate box.
- Inquiry (f)*** A response to this set of inquiries is optional.
- Inquiry (g)*** Applicants are asked to spell out the complete name of the most recent law school from which they graduated. Also include the name of the state in which the law school is located.

Inquiry (h) Self explanatory.

Instructions for completing Part II of the PA Application Form (Employment Information):

Inquiry (a) Please select from the drop-down box the name of LSC grantee that is your actual or prospective employer.

Inquiry (b) In responding to this inquiry, please note that "full time" is defined as working at least 35 hours per week or its equivalent during your employer's pay period.

Inquiry (c) Number of months employed as a staff attorney: Count the month that you began your employment with the program as a staff attorney as month one. Count the month in which this application is being submitted to LSC as the ending month. For example, if you began employment on October 15, 2004 and you submit this application on September 1, 2005, you will have worked twelve months with your program. Enter 0 (zero) if your employment has not yet commenced.

Inquiry (d) Self explanatory.

Inquiry (e) Fill out date in mm/dd/yy format only if you checked Part II d in the application.

Inquiry (f) Spell out the applicant's full job title. Do not use abbreviations.

Instructions for completing Part III of the PA Application Form (Loan Information):

The requested information must be provided for each eligible law school loan for which there is a current unpaid balance. Applicants should consider the following in providing specific information about these loans.

- ***Information from Lenders:***

Lender statements should provide most, if not all, of the information regarding the "original loan amount," the "original repayment term," the "current loan amount," the "current repayment term," "current monthly payment," and the loan interest rate. If lender statements do not provide this information, applicants should contact the lender(s) and request that they provide the applicant with this information. Applicants are required to submit lender statements (and supplemental information) to LSC. Instructions for submitting all application documents, including lender statements, are provided below.

NOTE ON CONSOLIDATED LOANS: If the applicant has consolidated undergraduate school loans or graduate school loans with law school loans, only law school loans will be considered for purposes of calculating the LSC loan payment. Applicants, who have consolidated undergraduate or graduate school loans with law school loans, *must* provide documentation of the amounts of all loans *at the time the loans were consolidated*. The law school portion of a consolidated undergraduate/graduate/law school loan will be the proportionate share of the total loan amount.

- ***Documentation of Loan Information:***

Applicants will be required to submit documentation *using the PDF upload process discussed below on page 9* to verify the law school debt information provided in the PA Application Form. Satisfactory documentation consists of the following three options, in order of LSC's preference:

- (a) A copy of a quarterly statement or letter from each lender stating the total debt owed as of that statement or letter, verifying that the PA is in good repayment status (i.e., that the PA is up-to-date on his/her loan payments), and indicating the date and amount of the next payment due.
- (b) A copy of a monthly loan statement from the lender(s) for each loan. Statements should include the total debt owed as of that statement, the amount of the last payment made, and the date and amount of the next payment due.
- (c) Any other alternative information or documentation that is approved in advance by LSC.

Steps to follow in completing the loan information chart(s):

A. Technical Instructions

For your first loan fill out all items on the entry screen. When you have completed that loan, press the save button. The program will save it as loan #1. After you have saved, we suggest you immediately check it to see if all items are correct and save again if there are any changes (you can check by selecting Go To Loan table #1). Once you have checked it, save if you have made any changes and then Exit. To add another loan, click the Add New Loan button. You will have the same screen you had for loan #1. Complete this loan and save (it will save as loan #2). Check this loan and save if any changes were made. Then exit. You can continue to add loans until you have completed all your loans – be sure to save each one.

To edit loan information, click on the loan you want to edit and click edit. You can then make any changes you want. Be sure to save when you are finished.

To delete a loan, highlight the loan and press delete. When you delete a loan, the program will renumber all your other loans accordingly. NOTE – please ensure that the loan numbers entered on the supporting information are correct and correspond to the loan numbers in the loan table(s), including any loans renumbered as a result of the deletion of a loan.

Please print and check the form before submitting.

B. Substantive Instructions

- | | |
|--|--|
| 1: <i>Name of Lender</i> | Provide the entire name of the lender as it is shown on the billing statement. If this item is not entered, other information cannot be saved. |
| 2: <i>Loan Account Number</i> | Provide the loan account number as it is shown on the billing statement. |
| 3: <i>Lender Phone Number</i> | Self explanatory. |
| 4: <i>Type of Loan</i> | State the type of loan (private, Perkins, SLS, Stafford, etc.) as it is shown on your loan account summary or agreement. |
| 5: <i>Date of 1st Payment</i> | Provide the month, day and year that the first payment is (or was) required by the lender. Applicants should list the month, day and year that the first payment is required. For those loans that are in deferment, forbearance, or a grace period of any length, the LRAP coverage will begin at the conclusion of that period. |
| 6: <i>Original Loan Amount</i> | <p>State the full principal amount of the loan received as shown on the loan agreement. (As an example, if the amount borrowed from a lender to pay for eligible law school debts was \$30,000, enter 30000 in the appropriate box). Some applicants have been out of law school for at least one year, and therefore already have made payments on their loans. Other applicants may not yet be making payment on their law school loans because they are in a grace period. In either case, in this section applicants should provide information based on the original status of their law school loan (total amount of principal).</p> <p>See “NOTE ON CONSOLIDATED LOANS” above for information on consolidated non-law school and law school loans.</p> |
| 7: <i>Current Loan Amount</i> | State the remaining principal balance of the loan as shown on the lender’s loan status report (as of the date of this application). |
| 8. <i>Current Interest Rate</i> | Enter your current interest rate; <i>unlike other items, you may use decimals here and need not round to</i> |

the nearest integer, so an entry such as 7.4 is a valid entry in this item only.

9: Original Repayment Terms

State the total number of years for paying off the original loan. (Following the example shown in #6 above, if the loan agreement states that the original loan will be repaid in ten years, enter ten years in the appropriate box.). Round months to nearest year.

10: Current Repayment Terms

State the total number of years remaining for paying off the loan balance. (Following the example shown in #9 above, if half of the loan has been paid and half of the time permitted to repay the loan has elapsed, enter five years in the appropriate box.) Round months to nearest year.

11: Monthly Payment

Provide the amount (as shown on the lender agreement) the applicant is required to pay monthly to the lender for the law school loan (round to nearest dollar).

Instructions for completing Part IV of the PA Application Form (Other LRAP Eligibility and Participation)

Please Note: PAs are not required to first apply to and maximize their participation in any other loan repayment assistance program for which they are eligible. However, LSC seeks information on the availability to the applicants of other LRAPs to help determine the over all impact that the LSC LRAP may have on a recipient program's ability to recruit and retain staff attorneys and to make future improvements to the LSC LRAP. Applicants must provide all of the requested information.

Steps to follow in completing Part IV of the PA application form:

There are three alternatives, a, b, and c. Select the one that is applicable as follows:

- a. Select this alternative if there is no other loan repayment assistance program to which you can apply.
- b. Select this alternative if there is another LRAP to which you could or did apply although it was determined that you were not eligible to participate.

In the space provided, please identify each entity (e.g., school, employer, bar foundation) that sponsors the LRAP, and why you are not eligible to participate. Also submit by PDF upload a copy of a letter or other correspondence from the LRAP that explains why you are not eligible, or provide the name and phone number of the person who denied you eligibility.

c. Select this alternative if you are eligible for another LRAP, and:

- you have applied and are awaiting a response, or
- you plan to apply for another LRAP, or
- you have applied and have been deemed eligible to receive LRAP benefits.

If you select c., then select the applicable one of the alternatives 1, 2, or 3. You must select c before you can enter and save an entry in 1, 2, or 3.

- c1.** Select this alternative if you have applied for another LRAP and are awaiting a response,
- c2.** Select this alternative if you plan to apply for another LRAP,
- c3.** Select this alternative if you have applied for another LRAP and have been deemed eligible to receive LRAP benefits.

*If you selected c3 above, submit a copy of the award letter, promissory note, or other documentation stating the amount you will receive and the timetable for receiving it. See instructions below titled: “**UPLOAD OF SUPPORTING INFORMATION**” for submitting this documentation to LSC.*

If you do not have documentation on an existing or forthcoming loan assistance program, provide a description of the loan assistance anticipated in the text box provided below. Be as specific as possible. In particular, explain whether you will receive a sum toward your monthly debt payment, a lump sum that will go toward your loan principal or another form of assistance. In your description identify the type of loan repayment program, e.g., school LRAP, employer LRAP, state LRAP, or other LRAP.

Instructions for completing Part V of the PA application form (Applicant Certification):

Applicants are asked to thoroughly review the Participating Attorney certification document prior to completing it and submitting it to LSC along with the other components of the LRAP application. Applicants will not sign the certification document. Rather, Applicants will affirm that they will comply with all rules, policies, regulations, and assurances applicable to the LSC Pilot LRAP and to the truth and correctness of information provided in the application and certification by completing the certification and transmitting to LSC as part of the online LRAP application. **Applicants are required to respond to all applicable inquiries and check all applicable boxes.**

Instructions for Submitting the Completed Online LRAP Application Form and Supporting Documentation:

The LRAP application consists of two components – the online application and the supporting documentation. All LRAP Application data will be electronically transmitted to LSC. The data

entered into the online application will be transmitted electronically once the submit button (located at the bottom of PART V) is pressed. Supporting documentation will be transmitted electronically once it is converted to a PDF and uploaded at the upload site. The upload site is also at the bottom of PART V of the online application. Each page of supporting documentation must be appropriately labeled in the upper right hand corner so that it is easily referenced to the online application data. All supporting data must be assembled in into one PDF file.

1. Completed Application Form: Applicants will submit the Application Form using LSC's internet application at www.rin.lsc.gov. All parts of the online application must be completed before it is submitted to LSC. Once the application is completed and saved you should print a copy for your records (Print by opening each Part and clicking File Print). Submit by clicking the SUBMIT button located at the bottom of Part V. Please contact the LRAP service desk at LRAPquestions@lsc.gov, if you would like to have the application "unsubmitted" to make corrections.

2. Upload of Supporting Information:

a. Assemble and label all relevant lender/payment documentation used to complete Part III of the online application (i.e., loan information chart(s))."

Each online loan table has an identification label in the upper right corner (e.g., loan table #1). Applicants must write that identification label in the upper right corner of the lender/payment documentation associated with the loan information chart. Applicants are asked to do this so that loan documentation is more easily referenced to loan tables. If you should have occasion to delete a loan, the program will renumber your loans accordingly, so if you have deleted a loan, after you prepared your supporting documentation, it is critical to check that your supporting information has the correct loan number.

b. If you checked Part IV – either b or c3 of the online application, assemble copies of any award letters, promissory notes, or information that documents your ineligibility (for b) or your eligibility (for c3) to receive benefits from another LRAP. Write the LRAP application inquiry number (i.e., c3) and the name of the type of document being uploaded (i.e., *award letter*) as the identification label.

3. Make and retain a copy of all documents submitted to LSC for your files.

4. Convert all of all of the documents noted in #2a and b (above) into a single PDF file. Use only the applicant number and your name as the file name. For example, if the applicant number is 111000 and the applicant's full name is Jane Kay Roe, the PDF file name will be: **111000Jane Kay Roe.pdf**.

5. Upload the PDF file containing the supporting documentation by going to the bottom of Part V of the application and pressing "Click Here to Upload PDF File." Click the "Browse" button to locate and upload the PDF file that you have prepared.

LSC must receive the information and supporting documentation listed above on or before October 31, 2005. The application will not be processed until all documents are received.

IF YOU HAVE QUESTIONS OR NEED HELP:

- E-mail your questions to the LSC LRAP service desk at LRAPquestions@lsc.gov.
- LSC will post a list of FAQs and responses at www.rin.lsc.gov. Once at the site, click on Pilot Loan Repayment Assistance Program (LRAP); then click on LSC-LRAP FAQs and Responses.
- LSC will contact applicants by e-mail if additional information is needed.

Certification by the Participating Grantee Program Executive Director

All participating program Executive Directors have been e-mailed a certification form along with instructions on submitting the form to the LSC LRAP Coordinator. This form requires the Executive Director's signature and the PA's name. The Executive Director will certify that the PA is employed and in good standing with the program. A separate certification form is required for each PA. LSC will not begin processing the PA's LRAP application until the certifications are received. LSC encourages the PA to confirm that the certification form has been received, completed, and returned to LSC.